

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re:	§	
	§	
Greg T Markelz	§	Case No. 16-12807
Tami E Markelz	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 04/14/2016 . The undersigned trustee was appointed on 04/14/2016 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 282,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	28,138.88
Bank service fees	2,150.97
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of ¹	\$ 251,710.15
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 08/23/2016 and the deadline for filing governmental claims was 10/11/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 17,350.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 17,350.00 , for a total compensation of \$ 17,350.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 35.10 , for total expenses of \$ 35.10 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/11/2018 By: /s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No:	16-12807	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski, Trustee
Case Name:	Greg T Markelz				Date Filed (f) or Converted (c):	04/14/2016 (f)
	Tami E Markelz				341(a) Meeting Date:	05/16/2016
For Period Ending:	10/11/2018				Claims Bar Date:	08/23/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 4200 Bunratty Lane Plainfield IL 60586-0000 Will	201,000.00	201,000.00		32,000.00	FA
2. Pueblo Bonito Sunset Beach	0.00	0.00		0.00	FA
3. 2013 Jeep Wrangler Mileage: 23,000	29,000.00	0.00		0.00	FA
4. 2014 Infiniti Q50 Mileage: 24,000	39,000.00	0.00		0.00	FA
5. Debtor's Used Appliances -- Refrigerator, Stove, Washer, Dry	1,250.00	0.00		0.00	FA
6. Debtor's Used Furniture, Household Linens, Kitchenware	750.00	0.00		0.00	FA
7. Used Televisions, Used Dvd, Stereo, Computers	1,000.00	0.00		0.00	FA
8. 2 Thomas Kinkade Prints, Thomas Kinkade Plate Set; Lassen Pr	500.00	0.00		0.00	FA
9. Debtor's Clothes	1,000.00	0.00		0.00	FA
10. Debtor's Wedding Rings	2,500.00	0.00		0.00	FA
11. Abri Credit Union	500.00	0.00		0.00	FA
12. First Community Bank	500.00	0.00		0.00	FA
13. Bridge Technology Inc.	1.00	0.00		0.00	FA
14. Bridge And Track Crane, Llc	1.00	0.00		0.00	FA
15. Mopco Strategic Services Inc.	100.00	0.00		0.00	FA
16. Debtor's 401K Plan With Warehouse Direct	1,000.00	0.00		0.00	FA
17. State Bank Of Graymont	25,000.00	0.00		0.00	FA
18. Northwest Mutual -- Multiple Accounts	278,559.00	0.00		0.00	FA
19. State Law Trust (u)	Unknown	250,000.00		250,000.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$581,661.00	\$451,000.00	\$282,000.00 \$0.00

Exhibit A

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee is preparing the final report.

RE PROP # 19 -- The Debtor did not disclose this interest.

Initial Projected Date of Final Report (TFR): 06/30/2017

Current Projected Date of Final Report (TFR): 11/30/2018

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-12807

Trustee Name: Zane L. Zielinski, Trustee

Exhibit B

Case Name: Greg T Markelz

Bank Name: Associated Bank

Tami E Markelz

Account Number/CD#: XXXXXX1460

Checking

Taxpayer ID No: XX-XXX4216

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 10/11/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/07/16	1	Krockey Cernugel Cowgill and Clark Trust Account 3180 Theodore Street Suite 102 Joliet, IL	Equity Buy OUT	1110-000	\$32,000.00		\$32,000.00
11/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$32.22	\$31,967.78
12/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$45.99	\$31,921.79
01/09/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$47.46	\$31,874.33
02/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$47.39	\$31,826.94
02/28/17	5001	International Sureties, LTD. Suite 420 701 Pydras Street New Orleans, LA 70139	2017 Bond Payment	2300-000		\$14.43	\$31,812.51
03/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$42.74	\$31,769.77
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$47.24	\$31,722.53
04/28/17	5002	Chuhak & Tecson, 30 South Wacker Drive Suite 2600 Chicago, Illinois 60606	Trustee's Attorneys Fees and Expenses			\$9,360.48	\$22,362.05
		Chuhak & Tecson,	(\$8,992.50)	3210-000			
		Chuhak & Tecson,	(\$367.98)	3220-000			
05/05/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$45.64	\$22,316.41

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-12807

Trustee Name: Zane L. Zielinski, Trustee

Case Name: Greg T Markelz

Bank Name: Associated Bank

Tami E Markelz

Account Number/CD#: XXXXXX1460

Checking

Taxpayer ID No: XX-XXX4216

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 10/11/2018

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$34.52	\$22,281.89
07/10/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$32.06	\$22,249.83
08/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$33.08	\$22,216.75
09/08/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$33.03	\$22,183.72
10/06/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$31.92	\$22,151.80
11/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$32.93	\$22,118.87
12/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$31.82	\$22,087.05
12/29/17	5003	Chuhak & Tecson, 30 South Wacker Drive Suite 2600 Chicago, Illinois 60606	Trustee's Attorney Fees and Expenses			\$13,053.67	\$9,033.38
		Chuhak & Tecson,	(\$12,685.00)	3210-000			
		Chuhak & Tecson,	(\$368.67)	3220-000			
01/08/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$32.84	\$9,000.54
02/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$14.64	\$8,985.90
03/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$12.07	\$8,973.83

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-12807
Case Name: Greg T Markelz
Tami E Markelz

Trustee Name: Zane L. Zielinski, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX1460
Checking

Exhibit B

Taxpayer ID No: XX-XXX4216
For Period Ending: 10/11/2018

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/28/18	19	Anthony J. Markelz 111 Rieser Circle Naperville, IL 60565	Settlement Payment 1 of 2	1229-000	\$125,000.00		\$133,973.83
03/28/18	19	Lauren J Markelz 4200 Bunratty LN Plainfield, IL 60586-7806	Settlement Payment 2 of 2	1229-000	\$125,000.00		\$258,973.83
04/06/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$61.29	\$258,912.54
05/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$372.42	\$258,540.12
05/16/18	5004	Chuhak & Tecson, 30 South Wacker Drive Suite 2600 Chicago, Illinois 60606	Attorney Fees and Expenses			\$5,710.30	\$252,829.82
		Chuhak & Tecson,	(\$5,587.50)	3210-000			
		Chuhak & Tecson,	(\$122.80)	3220-000			
06/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$381.64	\$252,448.18
07/09/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$363.22	\$252,084.96
08/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$374.81	\$251,710.15

COLUMN TOTALS	\$282,000.00	\$30,289.85
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$282,000.00	\$30,289.85
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$282,000.00	\$30,289.85

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX1460 - Checking	\$282,000.00	\$30,289.85	\$251,710.15
	\$282,000.00	\$30,289.85	\$251,710.15
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$282,000.00		
Total Gross Receipts:	\$282,000.00		

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-12807

Date: October 11, 2018

Debtor Name: Greg T Markelz

Claims Bar Date: 8/23/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646 trustee@zanezielinski	Administrative		\$0.00	\$17,350.00	\$17,350.00
100 2200	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646 trustee@zanezielinski	Administrative		\$0.00	\$35.10	\$35.10
100 3210	Chuhak & Tecson 30 South Wacker Drive Suite 2600 Chicago, Illinois 60606	Administrative	third fee application	\$0.00	\$5,587.50	\$5,587.50
100 3210	Chuhak & Tecson 30 South Wacker Drive Suite 2600 Chicago, Illinois 60606	Administrative	Fourth and Final Fee Application	\$0.00	\$2,372.50	\$2,372.50
100 3210	Chuhak & Tecson 30 South Wacker Drive Suite 2600 Chicago, Illinois 60606	Administrative		\$0.00	\$8,992.50	\$8,992.50
100 3210	Chuhak & Tecson 30 South Wacker Drive Suite 2600 Chicago, Illinois 60606	Administrative		\$0.00	\$12,685.00	\$12,685.00
100 3220	Chuhak & Tecson 30 South Wacker Drive Suite 2600 Chicago, Illinois 60606	Administrative		\$0.00	\$367.98	\$367.98
100 3220	Chuhak & Tecson 30 South Wacker Drive Suite 2600 Chicago, Illinois 60606	Administrative		\$0.00	\$368.67	\$368.67
100 3220	Chuhak & Tecson 30 South Wacker Drive Suite 2600 Chicago, Illinois 60606	Administrative		\$0.00	\$122.80	\$122.80

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-12807

Date: October 11, 2018

Debtor Name: Greg T Markelz

Claims Bar Date: 8/23/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 3410	Alan D. Lasko & Associates P.C. 205 West Randolph Street Suite 1105 Chicago, IL 60606	Administrative		\$0.00	\$3,510.70	\$3,510.70
100 3420	Alan D. Lasko & Associates P.C. 205 West Randolph Street Suite 1105 Chicago, IL 60606	Administrative		\$0.00	\$23.32	\$23.32
1 300 7100	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Unsecured		\$9,991.02	\$10,178.61	\$10,178.61
2 300 7100	Essendant Co. C/O Teller, Levit & Silvertrust 19 S Lasalle Street, #701 Chicago, IL 60603	Unsecured		\$392,772.58	\$389,968.60	\$389,968.60
3 300 7100	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$8,905.00	\$15,810.27	\$15,810.27
4 300 7100	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$8,831.00	\$8,941.00	\$8,941.00
5 300 7100	James Markelz Family Trust Jmft C/O Nancy Gatens 8106 San Fernando Way Dallas, Tx 75218	Unsecured	This claim was withdrawn on August 31, 2018	\$100,201.28	\$369,514.10	\$369,514.10
6 300 7100	American Infosource Lp As Agent For Presence Health Po Box 248838 Oklahoma City, Ok 73124-8838	Unsecured		\$0.00	\$211.75	\$211.75
7 300 7100	American Express Bank Fsb C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Unsecured		\$0.00	\$844.20	\$844.20

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-12807

Date: October 11, 2018

Debtor Name: Greg T Markelz

Claims Bar Date: 8/23/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
8	Department Store National Bank	Unsecured		\$0.00	\$121.06	\$121.06
300	C/O Quantum3 Group Llc					
7100	Po Box 657					
	Kirkland, Wa 98083-0657					
Case Totals				\$520,700.88	\$847,005.66	\$847,005.66

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-12807

Case Name: Greg T Markelz

Tami E Markelz

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand \$ 251,710.15

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 17,350.00	\$ 0.00	\$ 17,350.00
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 35.10	\$ 0.00	\$ 35.10
Attorney for Trustee Fees: Chuhak & Tecson	\$ 29,637.50	\$ 27,265.00	\$ 2,372.50
Attorney for Trustee Expenses: Chuhak & Tecson	\$ 859.45	\$ 859.45	\$ 0.00
Accountant for Trustee Fees: Alan D. Lasko & Associates P.C.	\$ 3,510.70	\$ 0.00	\$ 3,510.70
Accountant for Trustee Expenses: Alan D. Lasko & Associates P.C.	\$ 23.32	\$ 0.00	\$ 23.32

Total to be paid for chapter 7 administrative expenses \$ 23,291.62

Remaining Balance \$ 228,418.53

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 426,075.49 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 53.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	\$ 10,178.61	\$ 0.00	\$ 5,456.74
2	Essendant Co.	\$ 389,968.60	\$ 0.00	\$ 209,061.67
3	Capital One Bank (Usa), N.A.	\$ 15,810.27	\$ 0.00	\$ 8,475.87
4	Capital One Bank (Usa), N.A.	\$ 8,941.00	\$ 0.00	\$ 4,793.26
6	American Infosource Lp As Agent For	\$ 211.75	\$ 0.00	\$ 113.52
7	American Express Bank Fsb	\$ 844.20	\$ 0.00	\$ 452.57
8	Department Store National Bank	\$ 121.06	\$ 0.00	\$ 64.90

Total to be paid to timely general unsecured creditors \$ 228,418.53

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE